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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Jermaine	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Harris	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX0915	
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Jermaine	Harris	Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5011 Valley Ln Apt 407 Number Street	Number Street
		Streamwood Illinois 60107	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		S.A. State Zip Gode	Sin, State Zip Gode
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1			Harris		Case number (if kno	own)	
	First Name	Middle Name	Last Name				
Part 2:	Tell the Court Abo	ut Your Bankruptcy	Case				
Bank	chapter of the kruptcy Code you choosing to file er		f description of each, see Λ (10)). Also, go to the top of p				dividuals Filing for
8. How fee	you will pay the	more details about cashier's check, of may pay with a crimary pay with a crimary pay the Individuals to Pay judge may, but is the official poverty you choose this constant in the second pay.	edit card or check with a fee in installments. If your Filing Fee in Install	cally, if you ttorney is pre-printe ou choose filments (C) y request our fee, an or family si	ou are paying the submitting you ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	e fee yourself, y r payment on your gn and attach the BA). v if you are filing ly if your incomunable to pay the	you may pay with cash, our behalf, your attorney the Application for a g for Chapter 7. By law, a lie is less than 150% of the fee in installments). If
bank	e you filed for ruptcy within the 3 years?	Ves. District District District		When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	
case being spou filing you,	any bankruptcy s pending or g filed by a se who is not this case with or by a business ner, or by an ate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to y Case number, if Relationship to y Case number, if	known
	ou rent your lence?	✓ No. Go	Ilord obtained an eviction juto line 12. Sout <i>Initial Statement About a</i> bankruptcy petition.				

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Harris Debtor 1 Jermaine __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Jermaine
 Harris
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Harris Debtor 1 Jermaine Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Jermaine Harris Signature of Debtor 1 Signature of Debtor 2 Executed on _ 6/21/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Jermaine		Harris	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. § 3	342(b) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Jason Diaz		Date	6/21/2017
	Signature of Attorney for	r Debtor	M	M / DD / YYYY
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Jermaine		Harris
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,000.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,000.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$7,835.00
Your total liabilities	\$7,835.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	#4.004.00
Copy your combined monthly income from line 12 of Schedule I	\$1,094.08

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Harris Debtor 1 Jermaine Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,408.25 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your ca	ase:						
Debtor 1		Jermaine			Harris				
Debtor 1		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name				
United Sta	ites B	ankruptcy Court for the:	Northern		District of Illinois				
Case num	ber				(State)				
` ′	ıl Fa	orm 106A/B							Check if this is an amended filing
		e A/B: Prope	rtv						12/1
In each ca category v responsibl write your	tegoi vhere e for name	ry, separately list and d you think it fits best. E supplying correct infor e and case number (if k	escribe items. Li Be as complete a mation. If more s nown). Answer e	nd ad pace very	asset only once. If an ascurate as possible. If two is needed, attach a sepaquestion.	o married peop trate sheet to	ple are this foi	filing together, both a rm. On the top of any a	re equally
			•		y residence, building, lan				
✓ □	No. (Go to Part 2 Where is the property?	uitable liiterest i				roperty		oloima ay ayamatiana Dut
1.1	Stree	t address, if available, or o	other description		at is the property? Check Single-family home Duplex or multi-unit buildir			the amount of any secu Creditors Who Have Cla	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
					Condominium or cooperat Manufactured or mobile ho			Current value of the entire property?	Current value of the portion you own?
	Num	ber Street State	Zip Code		Land Investment property Timeshare Other			Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	,			Wh one	o has an interest in the p	roperty? Check	k	Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	y		_	
					At least one of the debtors ner information you wish to perty identification numbers.	to add about tl	his iter	n, such as local	
If you	own (or have more than one, lis	st here:	pro	perty identification fiding				
1.2	Stree	t address, if available, or o	other description	Wh	at is the property? Check Single-family home Duplex or multi-unit buildir			the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: irms Secured by Property.</i>
					Condominium or cooperat Manufactured or mobile ho			Current value of the entire property?	Current value of the portion you own?
	Num	ber Street State	Zip Code		Land Investment property Timeshare Other			Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	City	otate	Zip Code	Wh	o has an interest in the p	roperty? Check	k	Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only				
				H	Debtor 1 and Debtor 2 only At least one of the debtors				
					ner information you wish t perty identification numb		his iter	n, such as local	

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Debtor 1	Jermaine	Harris Case r	number (if known)
	First Name Middle Na	ame Last Name	
1.3 Stre	et address, if available, or other descriptio	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nur City	nber Street State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this	
2 Δdd	the dollar value of the portion you ow	property identification number: n for all of your entries from Part 1, including any	entries for nages
	ve attached for Part 1. Write that num		
		>	
Do you ov you own t 3. Cars, va	hat someone else drives. If you lease a ve ins, trucks, tractors, sport utility vehicles,	terest in any vehicles, whether they are registere hicle, also report it on Schedule G: Executory Contract motorcycles	· · · · · · · · · · · · · · · · · · ·
3.1	s Make Model:	Who has an interest in the property? Choone.	eck Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property? Current value of the portion you own?
		At least one of the debtors and another Check if this is community property instructions)	
3.2	Make Model: Year:	Who has an interest in the property? Cheone.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	
		Check if this is community property instructions)	see

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tor 1	Jermaine First Name	Middle Name	Harris Last Name	Case number	er (if known)	
		Middle Name				
3.3	Make		Who has an interest in the p	property? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:	·	Debtor 1 only		Orealions who have old	ums decured by moperi
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
		At least one of the debtors	and another			
		Check if this is commun	itv property (see			
			instructions)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	claims or exemptions. F
0	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
Exar	nples: Boats, trailers, motors No	•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles, n	vehicles, and acce		
Exar	nples: Boats, trailers, motors No Yes	•	instructions) er recreational vehicles, other	vehicles, and acconotorcycle accessori		
Exar	nples: Boats, trailers, motors No Yes Make	•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles, n Who has an interest in the p	vehicles, and acconotorcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles, n Who has an interest in the p one.	vehicles, and acconotorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles, n Who has an interest in the pone. Debtor 1 only Debtor 2 only	vehicles, and accentrate of the control of the cont	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 on	vehicles, and acconotorcycle accessories or operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors	vehicles, and accontrol of the control of the contr	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 on	vehicles, and accontrol of the control of the contr	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communications.	vehicles, and accentration of the control of the co	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	·	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles, n Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun instructions)	vehicles, and accentration of the control of the co	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. If the portion on Schedule ims on Sch
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	·	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	vehicles, and accentration of the control of the co	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule in S
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	·	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles, n Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	vehicles, and accentration of the control of the co	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule ims Secured by Propert
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	·	who has an interest in the pone. Debtor 1 and Debtor 2 on At least one of the debtors. Check if this is communinstructions) Who has an interest in the pone. Debtor 1 and Debtor 2 on Debtor 3 and Debtor 4 one. Debtor 5 and Debtor 5 one. Debtor 6 and Debtor 6 one. Debtor 7 only	vehicles, and accontrol or operty? Check by and another by property? Check coroperty? Check coroperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Forced claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	·	who has an interest in the pone. Check if this is commun instructions) Who has an interest in the pone. Debtor 1 and Debtor 2 on Check if this is commun instructions) Who has an interest in the pone. Debtor 1 and Debtor 2 on Debtor 2 on Instructions)	vehicles, and accontrol or operty? Check by and another ity property? Check or operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule ims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	·	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles, n Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	vehicles, and accontrol or operty? Check and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule ims Secured by Propert Current value of the

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Harris Debtor 1 Jermaine Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1000.00 for Part 3. Write that number here

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Harris Debtor 1 Jermaine Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: PNC CASH CARD \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Jermaine		Harris	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II		. thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	,	, amir caringo account	, or other policies, or promonantly plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:	-		
		•			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:	-		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	or 1 Jermaine First Name	Middle Name	Harris C	Case number (if known)	
24.	Interests in a	n education IRA, in an account in	a qualified ABLE program, or under a	qualified state tuition program.	
		30(b)(1), 529A(b), and 529(b)(1).			
	✓ No Yes	Institution name and description. Sep	parately file the records of any interests.11	U.S.C. § 521(c):	
25.		ble or future interests in property r your benefit	(other than anything listed in line 1), a	and rights or powers	
	✓ No Yes. Descri	ibe			
26.		rights, trademarks, trade secrets, met domain names, websites, procee	, and other intellectual property eds from royalties and licensing agreemen	nts	
	No No Dono	iha			ı
	Yes. Desci	ibe			
27.		chises, and other general intangil ding permits, exclusive licenses, coop	bles perative association holdings, liquor licens	ses, professional licenses	
	✓ No				
	Yes. Desc	ibe			
		<u>'</u>			
Mar		by award to you?			Comment value of the
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper				portion you own?
	Tax refunds ov	red to you		Fodoral	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov ✓ No — Yes. Give s about	pecific information them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s about you a	ved to you pecific information		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenance, divo	State: Local: rce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenance, divo	State: Local: rce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenance, divo	State: Local: rce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenance, divo	State: Local: rce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpa	pecific information them, including whether lready filed the returns ne tax years	ents, disability benefits, sick pay, vacation	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds ov ✓ No Yes. Give s about you a and ti Family support Examples: Past ✓ No Yes. Give s Other amount: Examples: Unpport Soci	pecific information them, including whether lready filed the returns ne tax years	ents, disability benefits, sick pay, vacation	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unposoci	pecific information them, including whether lready filed the returns ne tax years	ents, disability benefits, sick pay, vacation	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Debt	tor 1 Jermaine		Harris	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurar Examples: Health, di		ealth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
		nsurance company nd list its value	Company name:	Beneficiary:	Surrender or refund value
32.				cy, or are currently entitled to receive	7
33.	Claims against thir		you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent at to set off claims No Yes. Describe	and unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial asset No Yes. Describe	s you did not already list			
36.		•	om Part 4, including any entries fo		
Part	_		-	nterest In. List any real estate in P	art 1.
37.	No. Go to Part 6 Yes. Go to line 3	3.	nterest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims
38.	Accounts receivab	le or commissions you al	ready earned		or exemptions
	No Yes. Describe				
39.	Examples: Business	furnishings, and supplies -related computers, softwar	re, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	lectronic devices
	Yes. Describe				

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Deb	tor 1 Jermaine		ase number (if known)	
1.0	First Name	Middle Name Last Name		
40.	macninery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
	_			
11	Inventory			
41.	Inventory			
	✓ No			
	Yes. Describe			
42	Interests in partnersh	ins or joint ventures		
		po or joint voitaree		
		Name of entity:	% of ownership:	
	Yes. Give specific	,	·	
	information about them			-
				_
43	Customer lists, mailing	lists, or other compilations		-
	— ·			
	No No		1/44 4//0	
	Yes. Do your lists if	nclude personally identifiable information (as defined in 11 U.S.C. § 101	I(4 IA))?	
	No			
	Yes. Desc	ibe		
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific			
	information			<u> </u>
				
				<u> </u>
		-		
45 A	dd the dellar value of a	Il of your entries from Part 5 including any entries for pages you	have attached	
		II of your entries from Part 5, including any entries for pages you r here		
<u> </u>				
Pari		arm- and Commercial Fishing-Related Property You Owr interest in farmland, list it in Part 1.	n or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-r	related property?	
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, p	outry, farm-raised fish		
	✓ No			
	Yes. Describe			

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Debt	or 1 Jermaine		Harris	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
	_				
				<u>'</u>	
49	Farm and fishing equir	oment, implements, machinery, fixtu	res, and tools of trade		
		,e.,p			
	✓ No				
	Yes. Describe				
	Ц				
50	Farm and fishing suppl	lies, chemicals, and feed			
00.		,,			
	✓ No				
	Yes. Describe				
	Ц				
51	Any farm- and comme	rcial fishing-related property you did	not already list		
	7 , 1	ional norming rollatou proporty you are			
	✓ No				
	Yes. Describe				
	Ц				
				Γ	
		I of your entries from Part 6, includi			
for Pa	art 6. Write that number	here			
				L	
Part	Dosoribo All Pro	perty You Own or Have an Inter	oct in That You Did N	ot List Abovo	
				ot List Above	
53.		perty of any kind you did not already	list?		
	Examples: Season tickets	s, country club membership			
	✓ No				1
	Yes. Give specific				
	information				
54 A	dd the dollar value of al	I of your entries from Part 7. Write tl	hat number here		•
J4. A	uu tile uollai value ol ai	Tor your entires from Fart 7. Write th	nat number nere		1
Part	Eist the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56 r	part 2 total vehicles, lin	e 5			4
1		nd household items, line 15			
37.F	art 3: Total personal al	ia nousenoia items, inte 15	\$1000.00		
58. P	art 4: Total financial as	sets, line 36			
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62 1	Total nersonal property	Add lines 56 through 61			
02.1	otai personai property.	Add iiiles so tillougil o L	\$1000.00	0	+ \$1000.00
				Copy personal property total	
					\$1000 00
60 -	مناسب سندست المامة المامة المامة المامة	Sehedule A/D Add Hear EE : Hear CO			\$1000.00
03.I	otal of all property on S	chedule A/B. Add line 55 + line 62			

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			Docu	ument Page 20 o	f 65	
Fill i	n this infor	mation to identify your c	ase:			
Deb	tor 1	Jermaine		Harris		
Dob	to = 0	First Name	Middle Name	Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois		
Cas	e number			(State)		
(If kno		-				
Of	ficial	Form 106C				Check if this is a amended filing
Sc	hedul	e C: The Prop	erty You Claim a	as Exempt		04/1
state the a tax- unde your	e a speci amount of exempt r er a law f r exempt t 1: Iden Which se	fic dollar amount as of any applicable state tetirement funds—mathat limits the exemption would be limited attify the Property You t of exemptions are you	exempt. Alternatively, youtory limit. Some exempt ay be unlimited in dollar tion to a particular dollar to the applicable statuto a Claim as Exempt Claiming? Check one only, e	ou may claim the full fair rotions—such as those for amount. However, if you or amount and the value of amount.	narket value of health aids, righ claim an exemp the property is	claim. One way of doing so is to the property being exempted up to its to receive certain benefits, and ition of 100% of fair market value determined to exceed that amount
				ptions. 11 U.S.C. § 522(b)(3)		
_	_	_	mptions. 11 U.S.C. § 522(b)			
2.	For any p	roperty you list on Sche	dule A/B that you claim as	exempt, fill in the informatior	i below.	
		cription of the property chedule A/B that lists th		Amount of the exemption of the check only one box for each		Specific laws that allow exemption
	Brief					735 ILCS 5/12-1001(a)
	description	n: Clothing	\$300.00	✓ \$300.	00	_
	Line from			100% of fair market va applicable statutory lin		
	Schedule	A/B:11		applicable statutory lin	III.	705 !! 00 5 /10 1001 /!:)
	Brief description	n:	\$350.00	√	00	735 ILCS 5/12-1001(b)
		. Household Goods		\$350.		_
	Line from Schedule	A/B: 06		applicable statutory lin		
3.	-	_	kemption of more than \$160	,375? r cases filed on or after the date	of adjustment.)	

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1		lle Name	Harris Last Name	Case number (if known)	
Part 2:	Additional Page	ilo realito	ELOC IVANO		
line	ef description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Check only one bo	emption you claim ox for each exemption.	Specific laws that allow exemption
Line	of cription: Misc. Electronics e from nedule A/B: 07	\$350.00	100% of fair applicable st	\$350.00 market value, up to any atutory limit	735 ILCS 5/12-1001(b)
Line	cription: Checking account, PNC CASH CARD e from edule A/B: 17	\$0.00	100% of fair applicable st	\$0 market value, up to any atutory limit	735 ILCS 5/12-1001(b)

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				. a.g. == 0. c	. •		
Fill in this	s information to identify your c	ase:					
Debtor 1	Jermaine		Harris				
	First Name	Middle Name	Last Nam	ne			
Debtor 2							
(Spouse, if	filing) First Name	Middle Name	Last Nam	ne			
United S	tates Bankruptcy Court for the:	Northern	District of Illino	ois			
			(Sta	te)			
Case nui	mber						
Offic	ial Form 106D						Check if this is an amended filing
Sche	edule D: Credit	ors Who Ha	ve Claim	ns Secure	d by Prop	erty	12/15
more spa	mplete and accurate as possi ce is needed, copy the Addit d case number (if known).						
1. Do	any creditors have claims	secured by your proper	ty?				
✓	No. Check this box and sub	mit this form to the court	with your other so	chedules. You have	e nothing else to repo	rt on this form.	
	Yes. Fill in all of the information	on below.					
Part 1:	List All Secured Claims						
for e	all secured claims. If a credit each claim. If more than one cre ch as possible, list the claims in	ditor has a particular claim	list the other cred	litors in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Jermaine		Harris				
		First Name	Middle Name	Last Name				
	otor 2	=						
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	se number nown)							
Of	ficial F	orm 106E/F				Che	ck if this is an	amended filing
						_		
Sc	chedu	ıle E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair the c	er party to a n 106A/B) a ns that are entries in t wn).	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pag	could result in a claim. xpired Leases (Official Secured by Property. It	ns and Part 2 for creditors with Also list executory contracts Form 106G). Do not include a face space is needed, copy top of any additional pages, w	s on <i>Schedu</i> iny creditor the Part yo	lle A/B: Prop s with partial u need, fill it	erty (Official Ily secured t out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	editors have priority un	secured claims against ye	ou?				
	✓ No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amount ling to the creditor's name particular claim, list the oth		both priority iority unsecu	and nonprior	rity amounts.
						Tatal	Duianitor	Mannuiauitu

claim

amount

amount

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Debtor 1 Jermaine Harris Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American InfoSource LP (agent for US Cellular) \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 248838 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 73124 Oklahoma City Oklahoma City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify __ Is the claim subject to offset? Yes CHOICE RECOVERY 4.2 \$468.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2015 POB 614-358-9900 Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43220 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA City of Chicago Parking \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify _ Is the claim subject to offset? **✓** No Yes

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Debtor 1 Jermaine Harris Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	CONVERGENT OUTSOURCING	Last 4 digits of account number 7967	\$132.00
	Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 Number Street	When was the debt incurred? 12/2014	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Houston Texas 77043 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: Other. Specify COMCAST	
	Yes		
4.5	Illinois Tollway	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Legal Dept	Contingent	
	Downers Grove Illinois 60515	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Other	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.6	IRS 1 Nonpriority Creditor's Name	Last 4 digits of account number	\$2,500.00
	PO Box 7346	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Philadelphia Pennsylvania 19101	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Other	
	Is the claim subject to offset?	V opos)	
	✓ No		
	Yes		

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 Debtor 1 First Name
 Jermaine First Name
 Harris
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	MBB Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403	Last 4 digits of account number 1545 When was the debt incurred? 7/2013	\$388.00
	Number Street PARK RIDGE Illinois 60068 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.8	Midwest Title Loans Nonpriority Creditor's Name 1710 Dekalb Ave Number Street Sycamore Illinois 60178 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$0.00
4.9	SECURITY FIN Nonpriority Creditor's Name C/O SECURITY FINAN POB 3146 Number Street SPARTANBURG South Carolina 29304 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 9144 When was the debt incurred? 12/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 7 InstallmentLoan	\$441.00

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Harris Debtor 1 Jermaine __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 WORLD FINANCE CORPORAT \$406.00 Last 4 digits of account number _ 4001 Nonpriority Creditor's Name 100 COMMERCE DR #210 When was the debt incurred? 12/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent **NEWARK** 19713 Delaware Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 007 InstallmentLoan Is the claim subject to offset? **✓** No Yes

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Debtor 1 Jermaine Harris Case number (if known)

First Nai	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting pu	rposes o
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oc. rotal. Add illies od tillough od.			
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$7,835.00	
	that amount here.			
	6i. Total. Add lines 6f through 6i.	6i.	\$7,835.00	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Jermaine		Harris	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Du	cument Page	30 01 05
Fill in this info	ormation to identify your o	case:		
Debtor 1	Jermaine	MC I dla Na	Harris	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case numbe	r		(State)	
(If known)				
l .				Check if this is an
O((;)	40011			amended filing
Official	Form 106H			
Schodu	le H: Your Co	lahtare		12/15
Scriedu	ile II. Toul Cot	ienioi s		12/13
the entries ir known). Ansv	n the boxes on the left. At wer every question. have any codebtors? (If you		to this page. On the top	pace is needed, copy the Additional Page, fill it out, and number of any Additional Pages, write your name and case number (if exodebtor.)
		lived in a community pro		Community property states and territories include Arizona, California,
	o. Go to line 3.	,,,	g,	
	s. Did your spouse, forme	er spouse, or legal equiva	ent live with you at the tin	ne?
	No		•	
	Yes. In which communi	ty state or territory did you	live?	_ Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equi	valent	<u> </u>
	Number Street			<u> </u>
				<u></u>
	City	State	Zip Code	
3. In Colur	nn 1. list all of vour code	otors. Do not include vous	spouse as a codebtor if	your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		200	oarrioric	. age or			
Fill in this in	formation to identify	your case:					
Debtor 1	Jermaine		Harris				
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2	g) First Name	Middle Name	Last N	omo	-	An amended filing	
						A supplement showing բ	nost-petition chapter 13
the:	Bankruptcy Court for	Northern	_ District of Illi (S	nois tate)		expenses as of the follow	
Case numbe (If known)					- ;	MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your In	come					12/15
information spouse. If m number (if k	about your spouse. I		d your spous	se is not filing	with you, do	not include informati	ion about your
_	ur employment		Debtor 1			Debtor 2	
informat	ion.	Employment status	✓ Emplo	ved		Employed	
	ve more than one job, separate page with		<u> </u>	nployed		Not Employed	
	on about additional	Occupation		,			
	art time, seasonal, or	Employer's name	Metro Staf	f, Inc.			
	oyed work.	Employer's address	1016 E Hi	ggins Rd			
	on may include student naker, if it applies.		Number Str	eet		Number Street	
			Elk Grove Village	Illinois	60007	City	State Zip Code
		How long employed	City	State	Zip Code		
		there?					
Part 2: Gi	ve Details About N	Nonthly Income					
Estimate m	nonthly income as of t	the date you file this form	n. If you have	nothing to repo	ort for any line, v	write \$0 in the space. Inc	clude your non-filing
	ess you are separated. ur non-filing spouse have	e more than one employer,	combine the	information for	all employers fo	or that person on the line	s below. If you need
more space	e, attach a separate she	et to this form.		For I	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$992.90		-
3. Estima	te and list monthly ove	rtime pay.		3	+ \$0.00		<u>-</u> _
4. Calculate gross income. Add line 2 + line 3.				4.	\$992.90		

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Debtor		Harris		Case numb	oer (if		
	First Name Middle Name L	ast Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Conv	y line 4 here	→	4.	\$992.90	non ming spouse		
	all payroll deductions:						
	Tax, Medicare, and Social Security deductions		5a.	\$92.82			
	Mandatory contributions for retirement plans		5b.	\$0.00			
	Voluntary contributions for retirement plans		5c.	\$0.00			
	Required repayments of retirement fund loans .		5d.	\$0.00			
	Insurance		5e.	\$0.00			
	Domestic support obligations		5f.	\$0.00			
5g.	Union dues		5g.	\$0.00			
5h.	Other deductions. Specify:	=	5h. +	\$0.00	+		
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g	6.	\$92.82			
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line	4.	7.	\$900.08			
8. List	all other income regularly received:						
ı	Net income from rental property and from operating a business, profession, or farm						
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		8a.	\$0.00			
	Interest and dividends		8b.	\$0.00			
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	a					
I	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		8c.	\$0.00			
8d.	Unemployment compensation		8d.	\$0.00			
8e. \$	Social Security		8e.	\$0.00			
 	Other government assistance that you regularly receive nounce cash assistance and the value (if known) of any noncesh assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify:						
_	Food Assistance Programs Income		8f.	\$194.00			
8g.	Pension or retirement income		8g.	\$0.00			
8h.	Other monthly income. Specify:		8h. +	\$0.00	+	_	
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h.	9.	\$194.00			
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	ouse	10.	\$1,094.08	+	_ =	\$1,094.08
Inclu frien	Ite all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ids or relatives. In the include any amounts already included in lines 2-10 or amounts.	househo	ld, your o	lependents, your roon			
	·	iiio iiidi i	are not al	raliable to pay expense	as notau ni <i>scrieuule J</i> .	11 .	\$0.00
Spe	⊍iiy.					11. +	Φ0.00
	d the amount in the last column of line 10 to the amount in that amount on the Summary of Schedules and Statistical Sur					12.	\$1,094.08
							Combined monthly income
13. Do	you expect an increase or decrease within the year after y	ou file t	his form	,			oy moonie
	No						
	Yes. Explain:						

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		Docu	ment Page 33 of 65		
Fill in this infor	mation to identify your o	case:			
Debtor 1	Jermaine First Name	Middle Name	Harris Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filir	ng
	Bankruptcy Court for the:		District of Illinois		howing post-petition chapter 13 the following date:
Case number			(State)	MM / DD / YYYY	
Official	Form 106J			WWW.7 DD 7 TTT	
Schedul	e J: Your Exp	enses			12/15
(if known). Ans Part 1: Des 1. Is this a joi No. Go Yes. D	wer every question. cribe Your Househo nt case? to to line 2 oes Debtor 2 live in a se No Yes. Debtor 2 must fill e dependents? No Oebtor 1 and	eparate household? e Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Debt Dependent's relationship to Debtor 1 or Debtor 2		Does dependent live with you?
Part 2: Esti	mate Your Ongoing	Monthly Expenses			
Estimate your	r expenses as of your ba of a date after the bank	ankruptcy filing date unless y	rou are using this form as a supploplemental Schedule J, check the	•	•
	-	ash government assistance it t on Schedule I: Your Income	-		Your expenses
	or home ownership ex or the ground or lot. 4.	penses for your residence. In	clude first mortgage payments and		\$0.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Jermaine First Name
 Harris
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$65.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$350.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry o	leaning	9.	\$75.00
10. Personal care products ar	nd services	10.	\$75.00
11. Medical and dental expen	ses	11.	\$35.00
12. Transportation. Include gas Do not include car payment		12.	\$179.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	lucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify	/ <u>·</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehicl		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	, maintenance, and support that you did not report as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).	18.	
19. Other payments you make Specify:	to support others who do not live with you.	40	
-	age not included in lines 4 or 5 of this form or on Schodule I. Vour Income	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	•	20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20a	\$0.00
		200	

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Debtor 1	Jermaine		Harris	Case number (if known)		
Ī	First Name	Middle Name	Last Name			
21. Other.	Specify:				21	\$0.00
22. Calcu	late your monthly	expenses.				\$929.00
22a. A		\$0.00				
22b. C	opy line 22 (month		\$929.00			
22c. A	dd line 22a and 22	b. The result is your monthly exp	enses.		22.	
23.Calcul	ate your monthly	net income.			l.	
23a. C	opy line 12 (your c	ombined monthly income) from S	Schedule I.		23a	\$1,094.08
23b. C	opy your monthly	expenses from line 22 above.			23b	\$929.00
		ly expenses from your monthly in	icome.			\$165.08
Т	he result is your m	onthly net income.			23c	
For ex	xample, do you exp gage payment to ind	ease or decrease in your expense oect to finish paying for your car lecrease or decrease because of a new second sec	oan within the year or do y	ou expect your		

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Jermaine		Harris		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(0.1113)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Jermaine Harris	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 6/21/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in thi	is infori	mation to identify your c	ase:					
Debtor 1	I	Jermaine First Name	Middle N	Harris Name Last Nam	Δ			
Debtor 2 (Spouse, if								
		First Name ankruptcy Court for the:	Middle N	Name Last Nam District of Illino				
Case nu		ankiupicy Court for the.	Northem	(Stat				
(If known)	mber							
Offic	ial	Form 107						Check if this is ar amended filing
State	mei	nt of Financia	l Affairs f	or Individuals	Filina for E	Bankru	ıptcv	04/16
Be as co	omplet	te and accurate as po	ssible. If two made, attach a sepa	arried people are filing arate sheet to this form	together, both a	e equally	responsible for s	
Part 1:	Give	Details About Your	Marital Status	and Where You Lived	Before			
1. W	hat is	your current marital sta	tus?					
	Mar Not	ried married						
2. D	uring t	he last 3 years, have yo	u lived anywhere	e other than where you liv	ve now?			
	_	List all of the places yo	u lived in the last	: 3 years. Do not include v	where you live now	<i>I</i> .		Dates Debtor 2 lived
	Deb	101 1.		there	Debtor 2.			there
					Same as D	ebtor 1		Same as Debtor 1
		Russell Rd hber Street		From 01/2008 To 08/2016	Number Street			From
	Dek	alb Illinois	60115					
	City	State	Zip Code		City Same as De	State	Zip Code	Same as Debtor 1
					Same as Di	BOTOL I		Same as Deptor 1
	Nun	nber Street		From	Number Street			From To
	City	State	Zip Code		City	State	Zip Code	
	<i>territor</i> No	<i>ies</i> include Arizona, Califo	mia, Idaho, Louis	ouse or legal equivalent iana, Nevada, New Mexico, Codebtors (Official Form	Puerto Rico, Texas			

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Harris Debtor 1 Jermaine Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$5302.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$4500.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$10000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Link \$582.00 From January 1 of current year until the date you filed for bankruptcy: Link \$970.00 For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Harris Debtor 1 Jermaine Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Jermaine			Ha	rris	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi corp age	ders include your porations of whic	relatives; a h you are a for a busin	iny general partners in officer, director, p less you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	yments to a	an insider.	D			5 (")
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	ranteed or cosigne	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name				·		
	Insider's Name Number Street						
		State	Zip Code				

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Harris Debtor 1 Jermaine Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Jermaine	Harris	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because your No		pank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name	-		·
	Number Street	-		
		Last 4 digits of account	number: XXXX-	
	City State Zip Code	-		
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another officia		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	-		
	Number Street	-		
	City State Zip Code	-		
	Person's relationship to you			
	Person to Whom You Gave the Gift	-		
		-		
	Number Street	_		
	City State Zip Code Person's relationship to you			
	. Groom a rolationarily to you			

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otor 1	Jermaine		Harris	Case number (if know	vn)	
	First Name	Middle Name	Last Name		<u> </u>	
Wit	hin 2 years before you filed for	r bankruptcy, did y	you give any gifts or contributio	ns with a total value	of more than \$600	to any charity?
	No					
✓		16				
	Yes. Fill in the details for each	n gift or contributio	n.			
	Gifts or contributions to chai	rities	Describe what you contribu	ted	Date you	Value
	that total more than \$600		2000 ,02 00		contributed	
	•					
	Charity's Name					
	Number Street					
	City State	Zip Code				
	•	·				
t 6:	List Certain Losses					
√	nbling? No Yes. Fill in the details. Describe the property you los	st and	Describe any insurance cov	erage for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that insurpending insurance claims on land. Property.	ance has paid. List	loss	lost
			, var reperty.			
						-
					_	
Wit	out seeking bankruptcy or prep	bankruptcy, did yo paring a bankrupto				anyone you consulte
Wit	hin 1 year before you filed for l out seeking bankruptcy or prep	bankruptcy, did yo paring a bankrupto				anyone you consulte
Wit	hin 1 year before you filed for lout seeking bankruptcy or prepude any attorneys, bankruptcy pe	bankruptcy, did yo paring a bankrupto	cy petition?			anyone you consulte
Wit	hin 1 year before you filed for l out seeking bankruptcy or prep ude any attorneys, bankruptcy pe	bankruptcy, did yo paring a bankrupto	cy petition? credit counseling agencies for ser	vices required in your b	ankruptcy.	
Wit	hin 1 year before you filed for lout seeking bankruptcy or prepude any attorneys, bankruptcy pe	bankruptcy, did yo paring a bankrupto	cy petition? credit counseling agencies for ser Description and value of any	vices required in your b	ankruptcy. Date payment	Amount of
Wit	hin 1 year before you filed for lout seeking bankruptcy or prepude any attorneys, bankruptcy pe	bankruptcy, did yo paring a bankrupto	cy petition? credit counseling agencies for ser	vices required in your b	ankruptcy. Date payment or transfer	
Wit	hin 1 year before you filed for lout seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details.	bankruptcy, did yo paring a bankrupto	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I out seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm	bankruptcy, did yo paring a bankrupto	cy petition? credit counseling agencies for ser Description and value of any	vices required in your b	ankruptcy. Date payment or transfer	Amount of
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	bankruptcy, did yo paring a bankrupto	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	bankruptcy, did yo paring a bankrupto	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	bankruptcy, did yo paring a bankrupto	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	bankruptcy, did yo paring a bankrupto	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	bankruptcy, did yo paring a bankrupto etition preparers, or	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	bankruptcy, did yo paring a bankrupto etition preparers, or 60603	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	bankruptcy, did yo paring a bankrupto etition preparers, or	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	bankruptcy, did yo paring a bankrupto etition preparers, or	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	bankruptcy, did yo paring a bankrupto etition preparers, or	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	bankruptcy, did yo paring a bankrupto etition preparers, or 60603 Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	bankruptcy, did yo paring a bankrupto etition preparers, or 60603 Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	bankruptcy, did yo paring a bankrupto etition preparers, or 60603 Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	bankruptcy, did yo paring a bankrupto etition preparers, or 60603 Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment	bankruptcy, did yo paring a bankrupto etition preparers, or 60603 Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment	bankruptcy, did yo paring a bankrupto etition preparers, or 60603 Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment	bankruptcy, did yo paring a bankrupto etition preparers, or 60603 Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment	bankruptcy, did yo paring a bankrupto etition preparers, or 60603 Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid	bankruptcy, did yo paring a bankrupte etition preparers, or 60603 Zip Code t, if Not You	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment	bankruptcy, did yo paring a bankrupto etition preparers, or 60603 Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid Number Street	bankruptcy, did yo paring a bankrupte etition preparers, or 60603 Zip Code t, if Not You	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid	bankruptcy, did yo paring a bankrupte etition preparers, or 60603 Zip Code t, if Not You	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for I but seeking bankruptcy or prepude any attorneys, bankruptcy per No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid Number Street	bankruptcy, did yo paring a bankrupte etition preparers, or 60603 Zip Code Zip Code	cy petition? credit counseling agencies for ser Description and value of any transferred	vices required in your b	Date payment or transfer was made	Amount of payment

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Deb	or 1	Jermaine		Harris	Case n	umber (if known)			
		First Name	Middle Name	Last Name	_				<u>, </u>
17.	help	hin 1 year before you file by you deal with your cree not include any payment o No Yes. Fill in the details.	ditors or to make payme		behalf p	ay or transfer	any property to a	anyone	who promised to
	ш	ros. i ili ili ulo dotalis.							
				Description and value of any transferred	property	,	Date payment or transfer was made	Amoi	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	the Incl	ordinary course of your ude both outright transfers transfers that you have all	business or financial aff and transfers made as se	ecurity (such as the granting of a se					
	Ш	Yes. Fill in the details.		Description and value of prop transferred	perty	Describe any payments red in exchange	property or ceived or debts p	oaid	Date transfer was made
		Person Who Received Tra	ansfer						
		Number Street							
		City State Person's relationship to y	•						
		Person Who Received Tra	ansfer						
		Number Street							
		City State Person's relationship to y	•						
19.	ben	hin 10 years before you feficiary? ese are often called asset-p		you transfer any property to a se	elf-settle	ed trust or simi	lar device of wh	ich you	are a
	✓	No Yes. Fill in the details.							
	Ц	. SS ar are detailed		Description and value of the	propert	y transferred			Date transfer was made
		Name of trust							

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Harris Debtor 1 Jermaine Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

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Harris Debtor 1 Jermaine Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Jermaine			Hai	rris	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	Las	t Name					
26.	Hav	e you been a part	y in any judic	ial or administra	ative procee	eding under	any environmer	ıtal law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the det	tails.								
					Court or age	ency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						
		Case number		 i	NumberStree	t					On appeal Concluded
				į	City	State	Zip Code				Contiduded
Part	t 11:	Give Details Al	oout Your B	usiness or Co	nnections	to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a l	ousiness or	have any of the	following c	onnections t	o any busines:	s?
		-					activity, either f	_		, , , , , , , , , , , , , , , , , , , ,	
				ility company (L	-		=	an anno or p			
		A partner in a	a partnership	ı							
		_		naging executiv	-						
		An owner of	at least 5% o	f the voting or e	quity securit	ies of a corp	ooration				
	✓	No. None of the a	above applie:	s. Go to Part 12.							
		Yes. Check all that	at apply abov	e and fill in the	details belov	w for each b	ousiness.				
					Descri	ibe the natu	ire of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
					Name	of account	ant or bookkeep	er	Dates Dasi	nood oxiotou	
		City	State	Zip Code					From	To	
					Descri	ibe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
					Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Descri	ibe the natu	ıre of the busine	SS	Employer I	dentification r	number Do not
									include So		number or ITIN.
		Business Name			_				EIN:		
		Number Street			No m	of access	ant or bookles	or	Dates busi	ness existed	
		City	State	Zip Code	- ivame	oi account	ant or bookkeep	C1	From	To	

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Debt	tor 1 Jermaine			Harris	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or	rs before you filed other parties.	l for bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill	in the details belo	w.		
				Date issued	
	Name			MM/DD/YYYY	
	Name				
	Numbe	Street		-	
	City	State	Zip Code	_	
			Zip Code		
Part	12: Sign B	elow			
t	rue and corre	ct. I understand	that making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	3	(s/ Jermaine	Harris		×
		Signature of De			Signature of Debtor 2
		Date 6/21/201	7		Date
	Did you attac	additional page	s to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
[✓ No Yes				
L	163				
	Oid you pay o	agree to pay son	neone who is not an att	torney to help you fill out b	ankruptcy forms?
[√ No				
Ī	Yes. Nam	e of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern D	istrict of Illinois		
re_	Jermaine Harris		Case	No	
	Debtor				(If known)
			Chap	oter	Chapter 13
	DISCLOSURE OF	COMPENSAT	TION OF ATTOR	NEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	f the petition in bankruptcy,	or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$2,900.00
	Prior to the filing of this statement I h	ave received			\$302.00
	Balance Due				\$2,598.00
2	. The source of the compensation paid	to me was:			
	✓ Debtor	Other (spe	ecify)		
3	. The source of the compensation paid	to me is:			
	✓ Debtor	Other (spe	ecify)		
4	. I have not agreed to share the ab members and associates of my la		sation with any other person	unless they	y are
	I have agreed to share the above- members or associates of my law the people sharing in the compet	firm. A copy of the ag			
5	In return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;	-	· ·		• •
	b. Preparation and filing of any p	petition, schedules, sta	tements of affairs and plan v	vhich may b	e required;
	c. Representation of the debtor	at the meeting of credit	tors and confirmation hearing	g, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceeding	gs and other contested bank	ruptcy matt	ers;
6	. By agreement with the debtor(s), the	above-disclosed fee do	es not include the following	services:	
		CERI	TIFICATION		
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agre	eement or arrangement for pa	ayment to m	ne for representation of the
	6/21/2017		/s/ Jason Di	az	
	Date		Signature of Atte	orney	_
			Semrad Law F	irm	
			Name of law f		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Harris, Jermaine Debtor(s)	Case No	Case No		
	· ·	Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX		
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	6/21/2017	/s/ Harris, Jerma Harris, Jermaine Signature of Del			

CHOICE RECOVERY 1550 Old Henderson Road, Suite S100 Columbus, OH, 43220

SECURITY FIN C/O SECURITY FINAN POB 3146 SPARTANBURG, SC, 29304

WORLD FINANCE CORPORAT 100 COMMERCE DR #210 NEWARK, DE, 19713

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, IL, 60068

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Illinois Tollway PO Box 5544 Chicago, IL, 60680

IRS 1 PO Box 7346 Philadelphia, PA, 19101

American InfoSource LP (agent for US Cellular) PO Box 248838 Oklahoma City, OK, 73124

Midwest Title Loans 2941 W 159th St Markham, IL, 60428

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO-

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \$1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$302.00 toward the flat fee, leaving a balance due of \$2,598.00; and \$61.76 for expenses, leaving a balance due of \$2,969.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/20/2017		
Signed	:		
/s/ Jern	naine Harris		
X/Δ	Ermain Havis	/s/ Jason Diaz	
Debtor(s)	Attorney for Debtor(s)	, , , , ,

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Jermaine First Name	Middle Name	Harris Last Name	Case number (if known)	
Parks: Answer These Qu	estions for Reporting Purpose			·····
^{16.} What kind of debts do you have?	16a. Are your debts primaril "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	y consumer debts? Co al primarily for a persona y business debts? Busi investment or through t	al, family, or househol ness debts are debts he operation of the b	ld purpose." that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.		fter any exempt prope istribute to unsecured (rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	7 1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,00	8.	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Parist: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$50,000,001-	\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /// Jermaine Harris* /// Jermaine Harris* /// Signature of Debtor 1 Executed on			

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Fill in t	nis information to identif	/ your case:			
Debtor	1 Jermaine		I (a a d a		
	First Name	Middle Name	Harris Last Name	_	
Debtor					
(Spouse,	Raing) First Name	Middle Name	Last Name	_	
United	States Bankruptcy Court	or the: Northern	District of Illinois		
Case no	umber		(State)		
(If known)				—	
Offic	cial Form 10	6Dec			Check if this is a amended filing
Decl	aration About	an Individual Deb	tor's Schedules		12/1
If two m	arried people are filing	together, both are equally respo	onsible for supplying correct	information.	
	Sign Below				
Did	you pay or agree to pa	y someone who is NOT an attor	ney to help you fill out bankri	uptcy forms?	
図	No				
E	Yes. Name of person	***************************************	Altach Bankruptcy Pei Signature (Official Fon	tition Preparer's Notice, Declaration, and n 119).	
★ /s/	ler penalty of perjury, I t they are true and corr Jermaine Harris ature of Debtor 1	declare that I have read the sun ect. Jermains Hanis	nmary and schedules filed wi		
Date	6/20/2017 MM/DD/YYYY		Date MM/I	DD/YYY	

H.

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Debt	tor 1 Jermaine First Name Middle Name	Harris Last Name	Case number (ff.known)
28.			nent to anyone about your business? Include all financial institutions,
	Ranual Colonia	Date issued	
		Save 100ded	
	Name	MM/DD/YYYY	_
	Number Street	_	
	City State Zip Code	na.	
Part	122 Sign Below		
			nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	digital di Debitor i		Signature of Debtor 2
	Date 6/20/2017		Date
Die	id you attach additional pages to Your Statement of I	inancial Affairs for Indiv	iduals Filing for Bankruntov (Official Form 107)2
Z	No Yes		
Die	d you pay or agree to pay someone who is not an atte	orney to help you fill out	bankruptev forms?
V	No		
Second Second	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

in re:	Hams, Jermaine	.	
	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIF	FICATION OF CREDITOR MAT	TRIX
TI knowledge	he above named Debtors hereby ve e.	erify that the attached list of creditors is tr	rue and correct to the best of their
Date:	6/20/2017	/s/ Hanis, Jermai	no Y Aberman Havis
		Harris, Jermaine Signature of Deb	otor



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Deb	tor 1 Jerm First	naine Name	Middle Name	Harris Last Name	Case number (ifknown)	
16.	Calcula	ite the median family inc				and the second s
:		in the state in which you li		Ulinois		
		in the number of people in		1		
	16c. Fill	in the median family incon	ne for your state and si	ze of		\$50,765.00
· ·		usehold ing the link specified in the	separate instructions fo	To find	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	_
17.	How do	the lines compare?	oupulate William Cherry To	and touri. This ast ma	y also be available at the bankruptcy clerk's office.	
	17a. 🗸	Line 15b is less than or e under 11 U.S.C. § 1325(qual to line 16c. On the b)(3). Go to Part 3. Do	e top of page 1 of this f NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2).	
	17b.	Line 15b is more than line	e 16c. On the top of pa to Part 3 and fill out (ige 1 of this form, chec Calculation of Disposa	k box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
Part		ulate Your Commitm			4)	
18.		ur total average monthly		the state of the s		\$1,408.25
19.	Deduct commitm	the marital adjustment it nent period under 11 U.S.C	it applies. If you are r 2. § 1325(b)(4) allows y	narried, your spouse is ou to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
		ne marital adjustment does				-\$0.00
		otract line 19a from line 1				\$1,408.25
20.	Calculat	e your current monthly it	ncome for the year. F	ollow these steps:		
	20a. Cop	by line 19b.				\$1,408.25
	Mul	ltiply by 12 (the number of	months in a year).			x 12
	20b. The	result is your current mon	thly income for the year	for this part of the form	1.	\$16,899.00
	20с. Сор	by the median family incom	e for your state and siz	e of household from lin	e 16c.	\$50,765.00
21.	How do t	the lines compare?				
	Z Line	20b is less than line 20c. L mitment period is 3 years. (Inless otherwise ordere Go to Part 4.	d by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 4, 7/	20b is more than or equal ne commitment period is 5	to line 20c. Unless othe years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Pairt	9 Sign	Below				
	Bv sir	oning here. I declare under	nenalty of perion, that i	the information on this		OF THE PERSON NAMED IN THE
	,,	S S. t. account assault	penalty of perjory that	are anomagon on mis:	statement and in any attachments is true and correct.	
	×	/s/ Jermaine Harris	Hermain 2	trada x		
	S	Signature of Debtor 1	100000000000000000000000000000000000000		gnature of Debtor 2	
	C	Pate 6/20/2017		Da	te	
		MM/DD/YYYY			MM/DD/YYYY	
	lf you If you above	checked 17a, do NOT fill o checked 17b, fill out Form c.	out or file Form 122C-2 122C-2 and file it with	this form, On line 39 c	of that form, copy your current monthly income from line	14

HX